

Information to identify the case:

Debtor 1	<u>Brian J. Zumwalde</u>	Social Security number or ITIN	xxx-xx-7469
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Lisa M. Zumwalde</u>	Social Security number or ITIN	xxx-xx-7068
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-28277-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian J. Zumwalde

Lisa M. Zumwalde
aka Lisa Rachuba

6/9/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian J. Zumwalde
Lisa M. Zumwalde
Debtors

Case No. 17-28277-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 09, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Brian J. Zumwalde, Lisa M. Zumwalde, 300 4th Avenue, Glendora, NJ 08029-1449
517056663	+ Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
517056667	+ Brittany Walter, 39 Madison Avenue, Berlin, NJ 08009-9459
517056673	+ Citizens One, PO Box 2360, Omaha, NE 68103-2360
517056677	Iannelli Chiropractic Centers, 1301 Black Horse Pike, Blackwood, NJ 08012
517056684	+ Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 09 2023 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 09 2023 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: JPMORGANCHASE	Jun 10 2023 00:52:00	Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517056664	^ MEBN	Jun 09 2023 21:00:09	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
517056665	+ EDI: TSYS2	Jun 10 2023 00:52:00	Barclays Bank, Card Services, PO Box 8802, Wilmington, DE 19899-8802
517056668	EDI: CAPITALONE.COM	Jun 10 2023 00:52:00	Capital One, Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
517196769	Email/PDF: bncnotices@becket-lee.com	Jun 09 2023 21:22:43	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517056671	+ EDI: CITICORP.COM	Jun 10 2023 00:52:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
517255787	EDI: Q3G.COM	Jun 10 2023 00:52:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
517056675	+ EDI: WFNNB.COM	Jun 10 2023 00:52:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
517056679	+ EDI: CITICORP.COM	Jun 10 2023 00:52:00	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
517208076	EDI: Q3G.COM	Jun 10 2023 00:52:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517056676	+ Email/Text: electronicbkydocs@nelnet.net		

District/off: 0312-1

User: admin

Page 2 of 3

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		Jun 09 2023 21:04:00	Dept. Of Education Nel Net, 3015 Parker road, Suite 400, Aurora, CO 80014-2904
517056670	EDI: JPMORGANCHASE	Jun 10 2023 00:52:00	Chase, PO Box 24696, Columbus, OH 43224
517198725	EDI: JPMORGANCHASE	Jun 10 2023 00:52:00	JPMorgan Chase Bank, National Association, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517056678	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 09 2023 21:03:00	Kohl's, Collection Dept., PO Box 3043, Milwaukee, WI 53201-3043
517215630	Email/PDF: resurgentbknotifications@resurgent.com	Jun 09 2023 21:11:22	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517056680	Email/Text: EBN@Mohela.com	Jun 09 2023 21:03:00	Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005
517062540	Email/Text: EBN@Mohela.com	Jun 09 2023 21:03:00	U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
518968618	+ EDI: AISMIDFIRST	Jun 10 2023 00:52:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518968617	+ EDI: AISMIDFIRST	Jun 10 2023 00:52:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517056681	Email/Text: Bankruptcy.Notices@pnc.com	Jun 09 2023 21:03:00	PNC Bank, PO Box 5570, Cleveland, OH 44101
517199369	Email/Text: Bankruptcy.Notices@pnc.com	Jun 09 2023 21:03:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
517195762	EDI: PRA.COM	Jun 10 2023 00:52:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517252003	EDI: Q3G.COM	Jun 10 2023 00:52:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517056682	+ EDI: CITICORP.COM	Jun 10 2023 00:52:00	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
517056683	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
517058239	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517079332	+ Email/Text: electronicbkydocs@nelnet.net	Jun 09 2023 21:04:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
517167752	EDI: WFFC2	Jun 10 2023 00:52:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517114517	EDI: WFFC2	Jun 10 2023 00:52:00	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
517056685	+ EDI: WFFC.COM	Jun 10 2023 00:52:00	Wells Fargo Dealer Services, National Bankruptcy Division, PO Box 3569, Rancho Cucamonga, CA 91729-3569
517056686	+ EDI: WFFC2	Jun 10 2023 00:52:00	Wells Fargo Financial National Bank, PO Box 10347, Des Moines, IA 50306-0347

TOTAL: 33

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Page 3 of 3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		WELLS FARGO BANK, N.A.
517056666	*+	Barclays Bank, Card Services, PO Box 8802, Wilmington, DE 19899-8802
517056669	*	Capital One, Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
517056672	*+	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
517056674	*+	Citizens One, PO Box 2360, Omaha, NE 68103-2360

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2023 at the address(es) listed below:

Name	Email Address
Ashley Pascuzzi	on behalf of Creditor MidFirst Bank apascuzzi@grosspolowy.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jill T. Bryan	on behalf of Joint Debtor Lisa M. Zumwalde jtb.assistant1@verizon.net
Jill T. Bryan	on behalf of Debtor Brian J. Zumwalde jtb.assistant1@verizon.net
Melissa N. Licker	on behalf of Creditor JPMORGAN CHASE BANK mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Melissa N. Licker	on behalf of Creditor Chase Records Center mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9